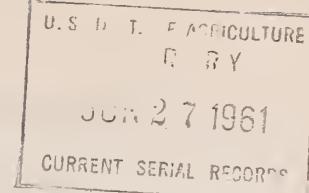


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FAMILY ECONOMICS REVIEW

**Institute of Home Economics, Agricultural Research Service,
UNITED STATES DEPARTMENT OF AGRICULTURE**

Prepared for home demonstration agents and home economics specialists of the Agricultural Extension Service, this publication reports current developments in family and food economics, and economic aspects of home management.

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Growth Through Agricultural Progress

VALUE OF CONSUMPTION: AN IMPROVED MEASURE OF THE LEVEL OF LIVING

The ultimate effectiveness of area development programs rests in the improvement of the level of living achieved by the families in these areas. Since the means used to measure the improvement can affect the evaluation of such programs, the completeness and accuracy of the measuring device become highly important. One of the commonly used measuring devices has been the annual expenditures of families. But a family's real level of living is much more than the sum of what its members spend for goods and services in any one year. It is also the value of those goods and services they receive free, the products they raise or make for themselves, and the use they continue to get from housing, furniture and equipment, and clothing bought in earlier years. The limitations of expenditure data are a special handicap when comparing the level of living of farm and nonfarm families or of families who differ in income level, size, or the length of time they have been in existence.

To overcome some of these limitations, the Household Economics Research Division has obtained information to make possible a more inclusive measure of the level of living, the value of all consumption. Besides covering the family's annual expenditures for nondurable goods and services, this measure values food and fuel produced by the family, clothing made by family members, and goods and services received as gifts or pay; and allows a year's use-value for the family home and its furnishings and equipment, for stocks of clothing, and for cars and trucks used by the family. However, it does not value the public services that a family receives, such as public education, police and fire protection, roads, post office service, or free medical care.

Two family living studies conducted by the Division in Rural Development areas--one in Barren, Cumberland, Hart, Metcalfe, and Monroe Counties in Kentucky covering the 12-month period from September 1956 to August 1957, and the other in Anderson, Cherokee, Nacogdoches, Rusk, and Smith Counties in Texas covering the calendar year 1958--provided material for developing this measure. Husband-wife families living in the open country of these counties provided data for computing their annual expenditures and values of consumption. The difference in the level of living shown by the two measures will be given first for all families in the two areas and secondly for these families classified by selected characteristics. Consideration will be limited to the low-income families, arbitrarily defined as those with less than \$2,500 of money income from all sources after payment of personal taxes. These include 71 percent of the Kentucky sample and 54 percent of the Texas sample. Bulletins presenting data for all families in these surveys are being prepared.

Annual expenditures and value of consumption in the Kentucky and Texas areas

Whether measured by their annual expenditures or their value of consumption, the low-income families of Texas had a higher level of living than those of Kentucky. (See table 1.) Expenditures of Texas families averaged higher

Table 1.--Average expenditures and value of consumption of families with incomes under \$2,500 (after taxes), selected counties in Kentucky, September 1956-August 1957 and Texas, 1958

Category	Kentucky area			Texas area		
	Expenditure	Consumption	Ratio 3/	Expenditure	Consumption	Ratio 3/
	Dollars	Dollars	Percent	Dollars	Dollars	Percent
Number of families	245			190		
Average family income 1/ ..	\$1,344			\$1,112		
Average family size 2/	3.4			3.2		
All goods and services	1,617	2,448	151	1,949	2,684	138
Food and beverages	467	978	209	681	1,022	150
Housing	56	261	466	76	302	397
Household operation	159	238	150	203	224	110
Housefurnishings and equipment	139	114	82	131	133	102
Clothing	181	275	152	188	288	153
Transportation	242	227	94	246	284	115
Recreation	62	40	65	55	57	104
Other 4/	312	315	101	370	373	101

Note: Texas data are preliminary. Components may not add to totals due to rounding.

1/ Texas farm income adjusted for change in inventory of crops and livestock and depreciation of farm equipment. Kentucky income not adjusted.

2/ In year-equivalent persons (person-weeks divided by 52).

3/ Consumption divided by expenditure. 4/ Includes medical and personal care, tobacco, reading and education, and miscellaneous goods and services.

than those of Kentucky families in all categories of family living except furnishings and equipment and recreation. The value of consumption of Texas families also exceeded that of Kentucky families in every category except household operation. While expenditures by the Texas families for all goods and services were 21 percent greater than those by the Kentucky families, values of consumption were much more similar--the average for Texas families being only 10 percent greater than that of Kentucky families.

This difference between expenditures and the value of consumption can be expressed as a ratio. Dividing the value of consumption by expenditures in each category and writing this as a percent gives a ratio that shows the difference without involvement in the size of the dollar values. These ratios, as well as the dollar amounts from which they are derived, are shown in table 1. A ratio of 100 indicates that expenditures and value of consumption exactly coincide as measures of level of living. Ratios greater than 100 indicate that the value of consumption is greater than expenditures; ratios

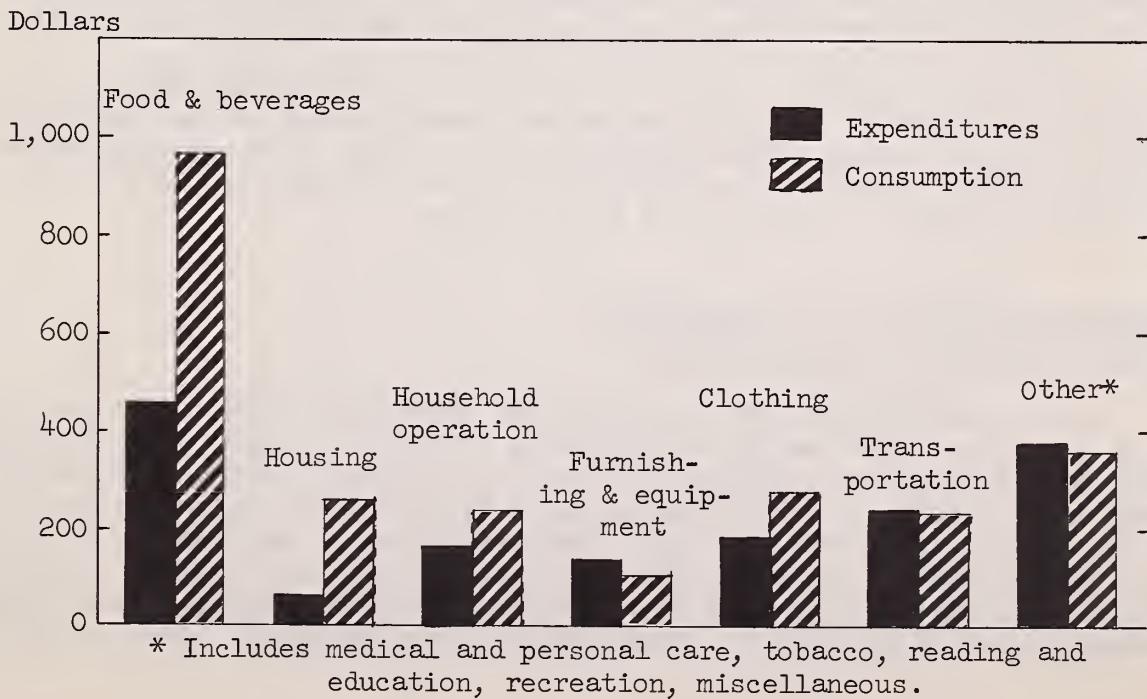
less than 100 indicate that expenditures are greater than the value of consumption. The amount of their variation from 100 shows the extent to which annual expenditures overestimate or underestimate the level of living.

The ratios are useful in locating areas of the budget in which annual expenditures especially overestimate or underestimate the level of living. They are also useful in indicating the types of families that are particularly misclassified when their level of living is measured by their expenditures alone.

Families in the Kentucky area had a higher consumption-expenditure ratio for all goods and services than the Texas families. One reason for this is that they have continued to follow traditional rural ways in home production of fuel, food, and clothing. They raised about half of their total food supplies (shown on chart below), the Texas families only about a third. The Kentucky families also cut enough firewood from their woodlots to increase the value of consumption in the household operation category by about 50 percent above expenditures. The Texas families showed an increase of only 10 percent, part of this being in the form of utilities furnished to employees in the oil fields.

Among the Kentucky families the consumption-expenditure ratios in the categories accounting for the durable goods--furnishings and equipment, transportation, and recreation (radio and TV)--differ from those in all others. Only in these categories were they spending more than they consumed, and thus showing ratios of less than 100 percent. The Texas families had consumption

SPENDING AND CONSUMPTION
Kentucky Area, 1956-57



values slightly greater than expenditures in furnishings and equipment and recreation and clearly greater in transportation. Because it is so easy to assume that there is something intrinsically "good" in a high consumption-expenditure ratio, it should be pointed out that when expenditures are higher than the value of consumption in these categories, families are building up their inventories and so are laying the foundation for a higher level of living in the future. Conversely, expenditures lower than consumption value in the durable goods categories indicate that families are depleting their stocks--replacing less than they use up and perhaps reducing their future level of living. Some of the reasons the families in the two areas differ in their consumption-expenditure ratios in the durable goods categories have to do with the characteristics of the families.

The extraordinary size of the ratios for housing in both areas occurs because annual expenditures account for so little of the real value of the housing of families who own their homes and families who operate farms. For example, for a given house occupied by the owner the annual expenditures would include the costs of maintenance, taxes, insurance, and mortgage interest. On the other hand, if the same house were occupied by a renter, his rent would include an amount to cover all the above expenses plus a return on the landlord's investment. Thus, rent reported as an annual expense approximates the value of consumption for that house while the owner's expenses do not. In expenditure surveys the farmer's expense for a given house will customarily appear lower than that of the nonfarm family for the same house. Many of the expenses for the farmhouse, commonly included with expenses for the farm as a whole, are recorded as a farm expense to avoid lengthening an already long interview by determining the distribution of costs between farm and family.

The housing ratio is higher in the Kentucky area than in the Texas area partly because a larger proportion of the Kentucky families were farm families, the group for whom expenditures most underestimate the real level of housing.

For all other goods and services (including medical and personal care, tobacco, reading and education, and miscellaneous items) neither area shows much difference between annual expenditures and value of consumption since the difference is confined to the value of gifts and this amounts to so little or was not obtained as in the case of medical care.

Expenditures and value of consumption
by selected family characteristics

Some of the differences in consumption-expenditure ratios in these areas of Kentucky and Texas can be attributed to the "mix" of certain socioeconomic characteristics of the families. If we look at these families in terms of their income level, source of income, size of family, or age of the husband, we can spot patterns which persist regardless of where the family lives. However, these patterns occur on different planes--the Texas families having higher expenditures and values of consumption and the Kentucky families higher consumption-expenditure ratios than similar Texas families. (See table 2.)

Table 2.—Average expenditures and value of consumption of families with incomes under \$2,500 (after taxes), selected counties in Kentucky, September 1956-August 1957 and Texas, 1958, by selected family characteristics

Characteristics	Kentucky area				Texas area			
	Families	Expenditure	Consumption	Ratio 1/	Families	Expenditure	Consumption	Ratio 1/
	Number	Dollars	Dollars	Percent	Number	Dollars	Dollars	Percent
Disposable family income 2/:								
Under \$1,500	138	1,405	2,179	155	124	1,720	2,499	145
\$1,500-\$2,499	107	1,891	2,796	148	66	2,379	3,033	127
Source of income:								
Some farm income 3/	189	1,606	2,554	159	115	1,855	2,789	150
No farm income	56	1,655	2,094	127	75	2,094	2,524	121
Family size 4/:								
2 persons	99	1,270	1,979	156	100	1,582	2,272	144
3 persons	56	1,611	2,510	156	40	2,227	3,016	135
4 persons	36	1,881	2,791	148	(5/)	(5/)	(5/)	(5/)
4 or more persons	90	2,003	2,926	146	50	2,462	3,244	132
5 or more persons	54	2,084	3,016	145	(5/)	(5/)	(5/)	(5/)
Age of head:								
Under 40 years	59	1,940	2,606	134	(5/)	(5/)	(5/)	(5/)
40-49 years	57	1,805	2,667	148	(5/)	(5/)	(5/)	(5/)
Under 50 years	116	1,874	2,636	141	59	2,311	3,013	130
50-59 years	47	1,635	2,619	160	53	2,026	2,811	139
60-69 years	45	1,538	2,488	162	41	1,764	2,595	147
70 and over	37	886	1,595	180	37	1,469	2,079	142
Color:								
White	(6/)	(6/)	(6/)	130	2,023	2,849	141	
Nonwhite	(6/)	(6/)	(6/)	60	1,790	2,328	130	

Note: Texas data are preliminary.

1/ Consumption divided by expenditure. 2/ See footnote 1 of table 1 on page 4.

3/ Includes families with negative farm income. 4/ In year-equivalent persons (person-weeks divided by 52).

5/ Not shown because of small numbers of cases.

6/ Break not made because there were too few nonwhite families to show separately.

Families with incomes between \$1,500 and \$2,500 in both areas had the higher average expenditure and value of consumption, but those with incomes under \$1,500 had the larger ratio of consumption to expenditure. Annual expenditures tend to underestimate the true level of living more sharply for low-income families than for those further up the income scale. This is because the low-income families, a group heavily weighted with farm families, added more to their level by home production and their housing was more undervalued by annual expenditures than that of the higher income group.

In both areas the families with some income from farming reported smaller average expenditures than those with no farm income. Home-produced food and fuel and the use-value of their housing combined to give the farm families a higher total value of consumption and a higher ratio of consumption to expenditure.

Annual expenditure and the value of consumption increased as the size of the family increased. The consumption-expenditure ratios show that additions to the value of consumption are relatively greater for the smaller families than for the larger families, although the difference is not striking.

After the heads of families reached age 50, each succeeding decade of life was marked by a reduction in the level of living. The decline is more gradual in the value of consumption than in annual expenditures. The high ratios for these older families are evidence that they had continued enough home production and had acquired large enough stocks of durables during their generally long marriages to maintain a level much closer to that of younger families than would be indicated by their annual expenditures. In Kentucky the housing of older families was particularly undervalued by annual expenditures when compared with that of the families in the youngest group.

The nonwhite families of the Texas area had a generally lower level of living than the white families, which is reflected in lower average expenditures and lower average value of consumption. The average expenditure of the nonwhite family was more nearly like that of the white family than was their value of consumption. The nonwhite families added less through home production and were generally building up inventories while the white families were depleting theirs.

Some generalizations can be drawn from the comparisons of families in these two studies that may be applicable to other groups. The relationships found here between expenditures and value of consumption presumably exist in other groups also to a greater or lesser degree. In general, annual expenditures tend to underestimate the level of living more among low-income families than those with higher incomes, among farm families more than nonfarm families, among small families more than large families, among older families more than younger families, and among white families more than nonwhite families.

--Mary Jane Ellis

FAMILY DIETS CHANGE

Diets in the United States have improved markedly over the last few decades. During the depression period of the 1930's when a large-scale household food consumption survey was made, a third of the diets were graded "poor." Among households studied in 1955 only a little over a tenth could be similarly graded "poor." Economic conditions, developments in the production and marketing of foods, and nutrition education have probably all played a part in this improvement. Average diet levels have changed little from 1955 to the present.

In 1936, farm families with their supplies of home-produced food were less likely to have poor diets than nonfarm families. By 1955 both groups had improved their diets--but the nonfarm considerably more than the farm--to a point where they both had between 10 and 15 percent of diets graded "poor."

Diets in the South in 1955 were poorer than in the North but they had improved considerably since 1936. In 1936 about 40 percent of the southern diets and 25 percent of the northern were graded "poor." By 1955 these figures had dropped to 20 and 10 percent, respectively. Most of the improvement occurred before 1950, when real income per person also increased greatly, especially among families in lower income groups.

Marked improvement in diets, 1936-1942

Between the mid-thirties when many diets were poor and the early 1940's, city family food supplies were changing to provide increasing quantities of all nutrients. ^{1/} The average city diet contained between 10 and 20 percent more protein, iron, thiamine, and niacin in 1942 than in 1936; about 25 percent more calcium, riboflavin, and vitamin A value; and over 50 percent more ascorbic acid. Food energy value remained nearly the same. Thus, without changing the total quantity of foods, as measured by energy value, families were making choices that gave them more protein, minerals, and vitamins. During this time economic conditions improved markedly. The need for better nutrition had been pointed out in publications such as "Are We Well Fed?" The nationwide enrichment of grain products had been started and programs in nutrition education had been instituted.

Most of improvement in 1940's from enrichment

Between 1942 and 1948 the greatest nutrient increases were in iron, thiamine, riboflavin, and niacin. These four nutrients are used in enriching white flour and bread. In 1942 only part of the flour and bread was enriched, and the specifications for enrichment were lower than in 1948. By 1948 nearly

^{1/} This discussion is limited to city families because only for them have surveys been made that enable us to compare diets in 1936, 1942, 1948, and 1955.

all families reported that the white bread and flour they purchased were enriched, so that even though they were using no more grain products than in 1942 they were obtaining more nutrients from them.

Even without enrichment of bread and flour, diets would have shown a little improvement in some nutrients during the 1940's. Families were using more milk and milk products, thereby increasing the calcium, riboflavin, and protein content of their diets. Increased consumption of fruit offset the decreased consumption of potatoes, so that amounts of ascorbic acid remained the same.

Improvement in 1950's from increased meat consumption

Between 1948 and 1955 the increase in nutrient content of the average city diet was smaller than in earlier years. The greatest increases were in protein, thiamine, niacin, and iron. These were related to increased consumption of meat. However, some of the increases in nutrients from the larger quantities of meat were offset in part by decreases from lower consumption of cereals and baked goods. The amounts of fruit used remained the same, but use of vegetables was reduced. In the later year, furthermore, housewives often selected kinds of fruits and vegetables that were less rich in ascorbic acid. As a result, ascorbic acid values of diets decreased by about a tenth.

Low-income families benefited most in 1930's and 40's

Not all of the changes in the diets of city families in these periods affected all families to the same extent. The third of the families at the low end of the income scale benefited much more from the changes between 1936 and 1948 than from later changes. Although the third of the families with the highest incomes consumed larger average quantities of nearly all dietary essentials, diets of the third with lowest incomes improved at a greater rate. The differences in the rate of improvement can be seen from the following percentage changes in averages for some key nutrients:

	<u>1936 to 1942</u>		<u>1942 to 1948</u>	
	<u>Lowest income third</u>	<u>Highest income third</u>	<u>Lowest income third</u>	<u>Highest income third</u>
	<u>Percent</u>	<u>Percent</u>	<u>Percent</u>	<u>Percent</u>
Calcium	34	6	19	14
Vitamin A	41	4	5	6
Thiamine	23	-5	30	17
Riboflavin	37	5	26	18
Ascorbic acid	78	30	13	-4

The poorer families used more grain products and thus benefited most from enrichment programs. They also made much greater gains in consumption of meat and of ascorbic acid-rich citrus fruits.

Between 1948 and 1955 the trend noticed earlier--for diets of low-income families to become more like those of higher income groups--seems to have been arrested. During these years all income groups shared fairly equally in the changes. As indicated above, there were increases for some nutrients and decreases for others, with the decrease notably for ascorbic acid.

Southern diets still different from northern

In these days of rapid communication and more even distribution of purchasing power, we are seeing the gradual disappearance of many of the differences we used to associate with particular geographical areas. However, we find that families in the South still eat differently from those in the North--even more differently in 1955 than in 1948.

In 1948 there was little difference between the North and the South as to the nutritive content of diets in cities. The average iron and thiamine content was a little higher in southern than in northern households; the averages for protein, calcium, vitamin A value, and riboflavin were somewhat higher in the North; and niacin and ascorbic acid content was about the same for both regions. By 1955, diets in the North had caught up to those in the South in iron and thiamine and had pushed further ahead in most other nutrients.

Between 1948 and 1955, families in both regions reduced their use of grain products about 10 percent and raised their consumption of meat about 40 percent. Consumption of food grains was higher and of meat, poultry, and fish lower in the South than in the North for both periods. Northern families used slightly more milk in 1955 than in 1948, southerners a little less.

In 1955 diets in both regions had fallen behind those in 1948 in ascorbic acid, but the South had fallen much further behind. In 1948, diets in both regions averaged about 125 milligrams of ascorbic acid per person per day. By 1955 the content of this vitamin in northern diets had decreased by 8 percent, in southern diets by 23 percent. Consumption of fruits and vegetables had dropped in both regions, but more in the South--particularly consumption of citrus fruits.

Apparently the southern homemaker, who is making less use of some foods such as grain products and dark-green and deep-yellow vegetables that have long been associated with southern menus, is not replacing them with foods equally high in nutritive quality.

Although there has been overall improvement in diets, there is need for continued nutrition education. Many families still have diets below recommended levels in some of the key nutrients--notably calcium and ascorbic acid. It is no time to be complacent.

FARM WIVES IN THE LABOR FORCE

Almost 27 percent of all U. S. farm wives were in the labor force in March 1960, according to Census Bureau data reported by the Bureau of Labor Statistics. ^{1/} This large proportion may surprise some people, especially when they note that it is not far below that for other wives (28.4 percent of rural nonfarm and 32.2 percent of urban wives were labor force members at that time). They may find it hard to reconcile such a high rate of participation in the labor force with the idea that farm wives are tied down with home responsibilities and isolated from the factories, stores, and offices that employ many women. Some of the questioning about the labor force figure for farm wives can be answered by an understanding of what the "labor force" is, and by looking at the details given on the various groups within the labor force.

The labor force of wives includes all those 14 years old or over who, in the week covered by the Census survey, met one of these qualifications:

- Did any work as a paid employee or on her own farm or business.
- Did 15 or more hours of unpaid work on a family farm or business.
- Did not work or look for work, but had a job or business from which she was temporarily absent because of illness, vacation, or other reason.
- Did not work, but was looking for work or would have been looking except that she was temporarily ill or thought no suitable job was available in the community.
- Did not work, but was waiting to be called back to a job she had been laid off from, or to report to a new job within 30 days.

These definitions make it apparent that to be in the "labor force" is not necessarily the same thing as to be "employed." Some wives are counted as members of the labor force when they are unemployed (the last two groups in the list above). These women looking for work or waiting to report to a known job were in March 1960 a small proportion of the total--varying from 1.1 percent of farm to 1.8 percent of city wives. (See table.) Those counted as "employed" (the wives described in the first three groups listed above) included 25.4 percent of the farm, 26.8 percent of the nonfarm, and 30.4 percent of the city wives.

It is also apparent that "employed" does not necessarily mean that the woman had a job that gave her a regular paycheck. Some counted as "employed" did 15 or more hours of work on the family farm or business during the week

^{1/} Schiffman, Jacob. "Marital and Family Characteristics of Workers, March 1960." Monthly Labor Review, pp. 355-364. April 1961.

Labor force and employment status of wives (husband present),
by place of residence, March 1960

Status	Total	Urban wives	Rural nonfarm wives	Farm wives
	<u>Percent</u>	<u>Percent</u>	<u>Percent</u>	<u>Percent</u>
In labor force	30.5	32.2	28.4	26.6
Employed	28.8	30.4	26.8	25.4
In agriculture	1.0	.1	.3	9.5
Nonagriculture	27.8	30.2	26.6	15.9
Full time	21.2	23.0	20.1	12.5
Part time 1/	6.6	7.2	6.4	3.3
Unemployed	1.6	1.8	1.6	1.1

Detail may not add to totals due to rounding.

Adapted from Census Bureau data reported by the Bureau of Labor Statistics.

1/ Less than 35 hours a week.

but received no pay. The report doesn't say how many were in this no-pay group. It does show, however, that almost 10 percent of all farm wives reported employment in agricultural work. We can be pretty sure that a good many in this 10 percent worked without pay, because we know farm wives do give much time to helping with chores. It's probably safe to assume that the proportion of farm wives employed in paying jobs was less than 20 percent.

Some of the employed rural nonfarm and city wives worked 15 or more hours without pay too, helping in a family-owned store, gas station, office, or other business. Unpaid workers were undoubtedly a considerably smaller proportion of rural nonfarm and city wives than of the farm wives, however.

Thus, you can scale down the labor force figure considerably when you want to talk about farm wives who are employed in the popular sense of the word--that is, in a job with pay. And if you want to talk about farm wives employed in nonagricultural jobs alone, you can use a lower figure. In March 1960, the proportion in nonagricultural jobs was 15.9 for farm wives (about three-fifths of those in the labor force), compared with 26.6 percent of rural nonfarm and 30.2 percent of urban wives. In all three of these groups about a fourth of the women who had nonagricultural jobs were part-time workers. (A part-time worker here means one who worked less than 35 hours during the survey week, and usually worked less than 35 hours.)

MORE ON REPLACEMENT RATES FOR HOUSEHOLD APPLIANCES

To manage their finances successfully, families need to know how long they can expect their household goods to last. Those who counsel families on budget problems need this information too, and manufacturers and distributors want to know when they can expect to make replacement sales. To fill these needs the Household Economics Research Division is conducting research to determine how long families keep their equipment. A report in Family Economics Review for June 1958 gave the findings for electric refrigerators, electric and gas ranges, and electric washing machines based on data for the year 1956. A paper at the 36th Annual Outlook Conference 1/ added another year's observation on washing machines and data on vacuum cleaners and wool rugs for living rooms. Later collections of data make possible additional estimates under changing economic conditions for refrigerators and ranges, and first-time estimates for sewing machines, television sets, and electric toasters. These are shown in tables 1 and 2.

Table 1.--Estimates of service-life expectancy of selected household durables under one owner, by region

Item	Year on which esti- mates are based <u>1/</u>	Service-life expectancy in years				
		All U. S.	North- east	North Central	South	West
Electric refrigerators	1959-60					
New		16	17	17	15	14
Used		8	7	10	8	7
Television sets <u>2/</u>	1959-60					
New		11	11	11	10	10
Used		6	6	7	7	6

1/ May 1, 1959-May 15, 1960.

2/ Alone and in combination with radio and/or record player. Excludes portables.

These estimates are based on data collected for the Division by the Bureau of the Census in conjunction with its Current Population surveys. Families in these samples were asked the age of items in their inventories and items taken out of service in the year prior to the interview. From the resulting age distributions actuarial life tables were constructed.

1/ Pennock, Jean L. Planning for the Replacement of Durable Goods. U. S. Department of Agriculture. 12 pp. (Mimeo.) 1958.

Table 2.--Estimates of service-life expectancy of selected household durables under one owner, by urbanization

Item	Year on which esti- mates are based ^{1/}	Service-life expectancy in years			
		All U. S.	Urban	Rural	
				All	Nonfarm
Electric refrigerators ...	1959-60				
New		16	16	15	16
Used		8	8	8	8
Electric ranges	1958-59				
New		16	15	16	15
Used		8	7	10	--
Gas ranges	1958-59				
New		16	17	14	13
Used		9	9	7	6
Sewing machines	1958-59				
Electric:					
New		24	24	22	23
Used		16	16	--	--
Treadle:					
Used		13	14	11	12
10					
Television sets ^{2/}	1959-60				
New		11	11	10	10
Used		6	7	6	6
Toasters	1958-59				
Automatic:					
New		15	15	15	15
Used		8	7	--	--
Nonautomatic	1958-59				
New		7	6	7	7
Used		4	4	4	4

Note: Estimates shown only when warranted by the completeness of the distributions.

^{1/} May 1, 1959-May 15, 1960 or June 1, 1958-June 15, 1959.

^{2/} See footnote 2 of table 1.

In these data, differences appear between urban and rural families and between families in the different geographic regions. No consistent pattern appears in the classification by degree of urbanization--urban families keeping their new refrigerators, gas ranges, television sets, and sewing

machines longer than rural families, but the latter keeping their electric ranges and nonautomatic toasters longer than urban families. Families in the Northeast and North Central regions kept their new refrigerators and television sets, the two items on which we have regional data, longer than families in the South and West kept theirs.

--Jean L. Pennock and Carol M. Jaeger

A SCALE FOR ESTIMATING BUDGET COSTS OF FAMILIES OF DIFFERENT SIZES AND TYPES

The City Worker's Family Budget recently revised by the Bureau of Labor Statistics is for a family of four persons, consisting of a 38-year-old husband, his wife, daughter 8, and son 13 years of age, living at a "modest but adequate" level of living. 1/ The Bureau of Labor Statistics has also worked out a scale which provides the basis for estimating budget costs for city families of other sizes, ages, and types living at this same level. 2/

The scale values which may be used for estimating these costs are given in table 1. The value for each size and type of family in four age groups is expressed as a percent of the spendable income for a 4-person family headed by a husband 35-55 years old, with wife and 2 children, the older of whom is between 6 and 16. The family described above for the City Worker's Family Budget is in this category and therefore has a scale value of 100.

In using this scale to estimate budget costs for family types different from the basic family the scale values can be applied only to the budget costs for goods and services. They cannot be applied to costs for such things as personal taxes, social security deductions, and insurance premiums.

Table 2 on page 18 shows the dollar costs in St. Louis, Missouri, at fall 1959 prices for the budget (goods, rents, and services) for the various types of families. The cost was \$5,271 for the 4-person basic family (husband 38, wife, girl 8, and boy 13). The cost estimate for each other type of family was made by multiplying \$5,271 by the scale value (expressed as a percent) given in table 1 for that type. The calculation for a 2-person family consisting of husband under 35 and his wife, for example, was: \$5,271 x .63 = \$3,321. A similar table can be made for each of the other 19 cities for which costs are given in the BLS City Worker's Family Budget in the August 1960 issue of the Monthly Labor Review.

1/ Lamale, Helen H. and Stotz, Margaret S. "The Interim City Worker's Family Budget." Monthly Labor Review, pp. 785-808. August 1960.

2/ "Estimating Equivalent Incomes or Budget Costs by Family Type." Monthly Labor Review, pp. 1197-1200. November 1960.

Table 1.--Scale of equivalent income ^{1/} for city families of different size, age, and composition

4-person family--husband, age 35-55, wife, 2 children, older 6-16 = 100

Size and type of family	Age of head			
	Under 35	35-55	55-65	65 or over
1 person	42	50	46	37
2 persons:				
Husband and wife	63	66	67	63
1 parent and child	62	68	67	64
3 persons:				
Husband, wife, child under 6	73	80	--	--
Husband, wife, child 6-16	81	87	91	84
Husband, wife, child 16-18	85	102	101	92
Husband, wife, child 18 or over	--	98	97	91
1 parent, 2 children	80	96	--	--
4 persons:				
Husband, wife, 2 children (older under 6)	82	88	--	--
Husband, wife, 2 children (older 6-16)	95	100	111	101
Husband, wife, 2 children (older 16-18)	107	123	125	115
Husband, wife, 2 children (older 18 or over)	--	116	119	111
1 parent, 3 children	102	120	--	--
5 persons:				
Husband, wife, 3 children (oldest under 6)	94	99	--	--
Husband, wife, 3 children (oldest 6-16)	115	120	132	--
Husband, wife, 3 children (oldest 16-18)	119	139	139	127
Husband, wife, 3 children (oldest 18 or over)	--	131	135	124
1 parent, 4 children	116	123	--	--
6 or more persons:				
Husband, wife, 4 or more children (oldest under 6)	99	109	--	--
Husband, wife, 4 or more children (oldest 6-16)	131	137	147	--
Husband, wife, 4 or more children (oldest 16-18)	133	146	149	144
Husband, wife, 4 or more children (oldest 18 or over)	--	150	153	134
1 parent, 5 or more children	127	131	--	--

^{1/} The scale values shown in this table are the percentages of the income of the basic family (4 persons--husband, age 35-55, wife, 2 children, older 6-16 years) required to provide the same level of living for city families of different size, age, and composition.

Underscored figures are the scale values published with the revised City Worker's Family Budget in the Monthly Labor Review, pp. 785-808. August 1960.

Source: Derived from BLS Survey of Consumer Expenditures in 1950.

Table 2.--Equivalent budget costs for city families of different size, age, and composition in St. Louis at fall 1959 prices

Size and type of family	Age of head			
	Under 35	35-55	55-65	65 or over
Dollars				
1 person	2,214	2,636	2,425	1,950
2 persons:				
Husband and wife	3,321	3,479	3,532	3,321
1 parent and child	3,268	3,584	3,532	3,373
3 persons:				
Husband, wife, child under 6	3,848	4,217	--	--
Husband, wife, child 6-16	4,270	4,586	4,797	4,428
Husband, wife, child 16-18	4,480	5,376	5,324	4,849
Husband, wife, child 18 or over	--	5,166	5,113	4,797
1 parent, 2 children	4,217	5,060	--	--
4 persons:				
Husband, wife, 2 children (older under 6)	4,322	4,638	--	--
Husband, wife, 2 children (older 6-16)	5,007	5,271	5,851	5,324
Husband, wife, 2 children (older 16-18)	5,640	6,483	6,589	6,062
Husband, wife, 2 children (older 18 or over)	--	6,114	6,272	5,851
1 parent, 3 children	5,376	6,325	--	--
5 persons:				
Husband, wife, 3 children (oldest under 6)	4,955	5,218	--	--
Husband, wife, 3 children (oldest 6-16)	6,062	6,325	6,958	--
Husband, wife, 3 children (oldest 16-18)	6,272	7,327	7,327	6,694
Husband, wife, 3 children (oldest 18 or over)	--	6,905	7,116	6,536
1 parent, 4 children	6,114	6,483	--	--
6 or more persons:				
Husband, wife, 4 or more children (oldest under 6)	5,218	5,745	--	--
Husband, wife, 4 or more children (oldest 6-16)	6,905	7,221	7,748	--
Husband, wife, 4 or more children (oldest 16-18)	7,010	7,696	7,854	7,590
Husband, wife, 4 or more children (oldest 18 or over)	--	7,906	8,065	7,063
1 parent, 5 or more children	6,694	6,905	--	--

WHAT'S AVAILABLE ON BUDGETING

The Institute of Home Economics and the Office of Information of the U. S. Department of Agriculture receive many requests for information on money management. Many of these requests are received from social service agencies for information to use in setting up standards for assistance, from banks and business firms for information they can pass on to clients, and from teachers and students for materials useable in their study of budgeting. The majority of requests, however, are from families and individuals seeking help with their own personal money management problems. They may ask for a complete budget or for recommended allowances for the various categories of expense in the budget. Or they may ask for information on special budget items, forms to keep income and expense records, or references on money management.

At present the materials which the Institute of Home Economics uses to answer these requests are mainly helps on food budgeting. A technical explanation of the development and use of the USDA food plans, "Low-Cost, Moderate Cost, Liberal Food Plans," HHE(Adm.)-146, 1959, is available to nutritionists, teachers, extension agents, welfare agencies, and other professional workers. Other publications include the following:

Estimated Cost of 1 Week's Food, U.S.A. Average. This is based on the USDA food plans. It is revised quarterly and appears in each issue of Family Economics Review. (See page 27.) It is also available as a one page separate.

Family Fare...Food Management and Recipes. G-1. Revised 1960.

Nutrition...Up to Date, Up to You. GS-1 (Reprint from G-1). Revised 1960.

Food for the Family with Young Children. G-5. Revised 1960.

Food for Families with School Children. G-13. Revised 1960.

Food Guide for Older Folks. G-17. Revised 1959.

Money-Saving Main Dishes. G-43. 1955.

The only other material on money management now available from the Institute of Home Economics is a list of references on budgeting and money management. A Farm Family Account Book can be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C. The price is \$0.45.

The Institute issued a publication in 1949 on money management in general, called Guiding Family Spending, but it is now out of print. It is being revised but it will be some time before the revision is ready for distribution.

--Carol Ann Blomquist

CENSUS REPORTS ON FARMS AND FARM PEOPLE

As information becomes available from the recent census, the Census Bureau is publishing reports that bring us up to date on farms and farm people.

Two of these reports are briefed here. One deals with farms and farm characteristics, the other with the size and composition of the rural farm population, and the effect on them of changes in definition in the 1960 census. 1/

Farms and farm characteristics

We have fewer but larger farms in the 48 States than in 1954, according to the preliminary report of the 1959 Census of Agriculture. There were 3.7 million farms reported in 1959 and 4.8 million in 1954. The number of farms in 1959 was the smallest number reported since 1870, and 23 percent less than in 1954. The change in number of farms during this period was greater than during any other 5-year period recorded by the census.

About a fifth of the decrease from 1954 is the result of the change in definition of what a farm is. In 1959, a place was considered a farm if it had 10 or more acres and sold at least \$50 in products for the year, or if it had less than 10 acres but sold at least \$250 in products for the year. In 1954, as in 1950, a place was a farm if it had 3 or more acres and the annual value of agricultural products, whether for home use or for sale (excluding home garden products), amounted to \$150 or more. A place of less than 3 acres was counted as a farm only if the sales of products amounted to \$150 or more.

Most of the decrease in number of farms occurred in farms with less than 220 acres. This is shown as follows:

Size of farm:	Number of farms		
	1959 Thousands	1954 Thousands	1950 Thousands
Total	3,704	4,782	5,382
Under 10 acres	241	484	485
10 to 69 acres	1,069	1,559	1,905
70 to 139 acres	794	1,009	1,200
140 to 219 acres	603	719	798
220 to 259 acres	189	207	212
260 to 499 acres	471	482	478
500 to 999 acres	200	192	182
1,000 acres and over	136	130	121

The average farm size increased about 40 percent during the 1950's. In 1959 the average size farm was 302 acres, compared with 242 acres in 1954 and 215 acres in 1950.

1/ U. S. Bureau of the Census. 1959 Census of Agriculture-Preliminary. Series AC59-1. January 1961.

U. S. Bureau of the Census and USDA Agricultural Marketing Service. Effect of Definition Changes on Size and Composition of the Rural Farm Population: April 1960 and 1959. Series Census-AMS (P-27), No. 28. April 1961.

Rural farm population

The definition of the farm population for the 1960 Census of Population was based on the definition of a farm as used in the 1959 Census of Agriculture. For the 1950 Census, farm residence was based on a person's opinion as to whether or not his house was on a farm or ranch. The change was made because an increasing number of families whose living is not gained from agriculture are living on places in the open country. Under the 1950 definition many of these people reported themselves as living on farms.

In April 1960 there were about 15.7 million persons in the rural farm population based on the 1960 definition, compared with 19.8 million based on the 1950 definition, or about a fifth less. (See table.) In April 1950, about 25.1 million persons were reported living on farms. 2/

Rural population in April 1960 distributed between farm and nonfarm by the 1960 and 1950 definitions of farm

1950 definition	Total	1960 definition	
		Rural farm	Rural nonfarm
	Million	Million	Million
Total	70.0	15.7	54.3
Rural farm	19.8	14.5	5.4
Rural nonfarm	50.1	1.2	48.9

Note: Details may not add to total due to rounding.

The difference (about 4.2 million) in the number of rural farm people because of definition changes is the result of taking out 5.4 million persons classed as nonfarm instead of farm in 1960, and the addition of 1.2 million who had not thought of themselves as living on farms.

The definition changes had less effect on the count of farm population in the North Central region than in the other three regions. The North Central States have only 9 percent fewer people on farms based on the 1960 definition, compared with about 25 percent fewer in each of the other regions (Northeast, South, and West).

The median (average) age of the rural farm population remains the same--that is, 26 years. The proportions of children under 14 years of age and of

2/ U.S. Bureau of the Census and USDA Agricultural Marketing Service. Estimates of the Rural Farm Population of the United States April 1960. Series Census-AMS (P-27), No. 29. April 1961.

people 65 years and over are somewhat reduced by the definition changes, however.

Men continue to outnumber women on farms. The ratio of males to females is 109.3 by the 1960 definition. There is no significant change in the proportion of white and nonwhite people.

INCOME AS RELATED TO EDUCATION

The demand for college trained workers has kept pace with the increased supply of these workers, and their income advantage over workers with less schooling has continued. This was the conclusion reached in a recent analysis of data from the last two decennial censuses and the annual income surveys conducted by the Bureau of the Census since 1945. ^{1/} In this analysis the relationship between income (annual and lifetime) and education of men was studied.

Annual income

Completion of a higher level of schooling was associated with higher average income in each year for which data were available (1939, 1946, 1949, 1956, and 1958). In 1958, for example, men 25 to 34 years old who graduated from high school received an annual income about \$1,250 higher, on the average, than those who completed their schooling with graduation from elementary school. (See table 1.) And men in this age group who graduated from college received about \$2,250 more than the high school graduates who did not go to college.

Incomes of high school graduates have increased considerably more, percentagewise, than those of elementary school graduates. Among men 25 years old or over the average income of high school graduates was only 26 percent higher than that of elementary school graduates in 1946, but 48 percent higher in 1958. This was due in part to the fact that pay for the kinds of jobs held by many elementary school graduates--farming, farm and other labor--had increased less than that for other kinds of jobs. Also, the reduction in the relative number of elementary school graduates during this time may reflect a transfer of the "cream" of that group to the high school group. In other words, the young man who left school when he finished the elementary grades may have been a less able person in 1958 than in 1946.

The income differential between high school and college graduates changed relatively little between 1946 and 1958. College graduates 25 years old and

^{1/} Miller, Herman P. "Annual and Lifetime Income in Relation to Education: 1939-1959," The American Economic Review. Volume L, Number 5, pp. 962-986. December 1960.

Table 1.--Average income in a year of men aged 25 to 34 and 45 to 54, by years of school completed

Age and years of school completed	1939	1946	1949	1956	1958
	Dollars	Dollars	Dollars	Dollars	Dollars
<u>25 to 34 years</u>					
Elementary:					
Total	837	1,729	2,185	3,061	3,143
Less than 8 years 1/	(2/)	1,394	1,880	2,662	2,670
8 years	(2/)	2,011	2,540	3,685	3,663
High school:					
1 to 3 years	1,150	2,062	2,837	4,407	4,341
4 years	1,335	2,335	3,246	4,813	4,909
College:					
1 to 3 years	1,566	2,875	3,444	5,437	5,774
4 years or more	1,956	3,237	4,122	6,307	7,152
<u>45 to 54 years</u>					
Elementary:					
Total	1,199	2,394	2,797	3,672	3,660
Less than 8 years 1/	(2/)	2,027	2,418	3,078	3,008
8 years	(2/)	2,629	3,247	4,289	4,337
High school:					
1 to 3 years	1,732	2,959	3,725	4,876	4,864
4 years	2,256	3,744	4,689	6,104	6,295
College:					
1 to 3 years	2,428	4,671	5,639	7,426	8,682
4 years or more	3,575	5,242	8,116	11,702	12,269

1/ Includes persons reporting no years of school completed.

2/ Not available.

over averaged 54 percent more income than high school graduates in 1946, and 65 percent more in 1958. The income gains for college graduates may reflect in part a rise in the proportion with graduate school training. However, the income differential between all college graduates and those with training beyond the bachelor's degree is quite small, amounting to only \$200 in 1958, as compared with \$3,639 differential between high school and college graduates.

Age differences.--The financial advantage of additional years of schooling tends to accumulate as a man gets older, and is greatest during the years when he is at the peak of his earning power--that is, about 50 years of age. This is evident in the figures in table 2, which show earnings of men at an average age of 30 years (that is, after about 10 years of work experience) and 50 years (about the age of peak earnings). Annual earnings of the elementary school graduates after several years of work experience were not much higher than

Table 2.--Average income of men 25 to 34 and 45 to 54 years of age, by level of school completed

Age and level of school completed	1946	1958
	<u>Dollars</u>	<u>Dollars</u>
Elementary school graduate:		
25 to 34 years	2,011	3,663
45 to 54 years	2,629	4,337
Percent increase	31	18
High school graduate:		
25 to 34 years	2,335	4,909
45 to 54 years	3,744	6,295
Percent increase	60	28
College graduate:		
25 to 34 years	3,237	7,152
45 to 54 years	5,242	12,269
Percent increase	62	72

their initial earnings, but those of college graduates at their peak far exceeded their first salaries. In 1958 average incomes of elementary school graduates were only 18 percent higher at age 45-54 than at 25-34. Incomes of high school graduates were 28 percent higher and of college graduates 72 percent higher at the older than at the younger age.

Lifetime income

Additional schooling is associated with substantial increase in lifetime earnings. Total expected money income from age 18 to 64 years for men with different amounts of schooling, on the basis of conditions in 1958, was as follows:

Schooling completed:	<u>Total income from 18 to 64 years</u>
Elementary:	
Less than 8 years	\$115,418
8 years	161,643
High school:	
1 to 3 years	188,362
4 years	231,509
College:	
1 to 3 years	279,640
4 years	382,982

According to these figures, an elementary school graduate could expect to receive during his normal working lifetime about \$46,000 (or two-fifths) more, on the average, than one who left school before finishing the eighth grade.

The high school graduate could expect about \$70,000 (43 percent) more than the eighth grade graduate, and the college graduate about \$151,000 (65 percent) more than the high school graduate.

These estimates of lifetime income were based on variations in payments to men in different age and education groups in the calendar year for which the data are presented. The estimate for 1958, for example, was based on a cross section of the population that year, and not on life cycle data tracing a man's income from the time he started to work until he retired.

Some qualifications

Since additional schooling has a considerable amount of expense attached to it, for which no allowance was made in this study, income gains associated with greater educational attainment are somewhat overstated in this report. It should be noted also that an investment in education may not earn as great a return for a given individual as the average reported in this study. In 1958, for example, 2.7 million men with college degrees had incomes under \$7,000, whereas 1.9 million high school graduates received more than \$7,000. Differences in the quality of education, in the abilities, efforts, family connections, and opportunities of individuals, and many factors other than level of schooling enter into the determination of a man's income.

MINIMUM WAGE LAW AMENDED

Many low-income families and individuals will benefit from the law which raises the minimum wage and broadens its coverage, signed by the President May 5. For workers already covered by the law which provided for a \$1.00-an-hour minimum wage, the minimum will be raised to \$1.15 during the first 2 years and \$1.25 after that. For an estimated 3.6 million newly protected workers, the minimum wage will be \$1.00 an hour during the first 3 years, \$1.15 the next year, and \$1.25 after that. This law becomes effective in September 1961.

The newly protected workers include those in retail stores, local transit companies, and other enterprises engaged in commerce or production of goods for commerce, if they have \$1 million or more in gross annual sales. Coverage is also extended to construction workers of companies with \$350,000 or more in annual business; workers in gasoline service establishments with \$250,000 or more in gross annual sales; telephone operators of small systems; some fish processing workers; and others--for example, a limited number of seamen.

Workers in the following establishments are not included: Hotels, motels, restaurants, motion picture theaters and hospitals; schools for physically or mentally handicapped or gifted children; institutions which are primarily engaged in the care of the sick, aged, mentally ill or defective; and amusement or recreational establishments operated on a seasonal basis. Also, household workers are not included.

THE FOOD STAMP PLAN

A food stamp program began on a pilot basis in eight areas throughout the country in late May and June 1961. These are: Franklin County, Illinois; Floyd County, Kentucky; Detroit, Michigan; The Virginia-Hibbing-Nashwauk complex in Northern Minnesota; Silver Bow County, Montana; San Miguel County, New Mexico; Fayette County, Pennsylvania; McDowell County, West Virginia. This program will enable the U. S. Department of Agriculture to test the effectiveness of a Food Stamp Plan in improving diets and expanding agricultural markets.

Basic features of the program are:

Families will be certified as eligible for the program by the State and local agencies which now administer federally aided public assistance programs under the Social Security Act.

Families will be required to purchase food stamps from these agencies in amounts about equal to their current expenditure for food. Additional stamps will be given them, at no cost, to enable them to buy a more nutritious diet. The total value of stamps issued to a family will depend on several factors, such as family size, regional differences in consumption patterns, and prices. For example, a family of a certain size may need to spend \$75 a month for an adequate diet, but has been able to spend only \$50. Under the program, the family would exchange its \$50 for \$75 worth of stamps. Families having no income will receive free stamps.

The stamps will be good for purchasing foods in cooperating neighborhood stores. Most foods will be included in the program. Items to be excluded are tobacco, alcoholic beverages, coffee, tea, cocoa as such, fresh bananas, and all imported foods where the package clearly indicates the food is imported.

ESTIMATED COST OF 1 WEEK'S FOOD

The table on the opposite page presents the estimated cost of 1 week's food to be prepared and served at home. The estimate is based on quantities of food in the low cost, moderate cost, and liberal plans. The plans are available as a leaflet--Low-Cost, Moderate Cost, and Liberal Food Plans, HHE(Adm.)-146. The cost of food for a specific family can be estimated from the table, since costs are given for individuals of different ages.

Estimated Cost of 1 Week's Food, 1/ April 1961--U.S.A. Average

Sex-age groups	Low-cost plan	Moderate-cost plan	Liberal plan
<u>FAMILIES</u>	<u>Dollars</u>	<u>Dollars</u>	<u>Dollars</u>
Family of two, 20-34 years <u>2/</u>	13.90	19.00	21.30
Family of two, 55-74 years <u>2/</u>	12.40	17.00	19.10
Family of four, preschool children <u>3/</u>	20.70	27.70	31.40
Family of four, school children <u>4/</u>	23.90	32.30	36.60
<u>INDIVIDUALS</u>			
Children:			
Under 1 year	3.10	3.80	4.10
1-3 years	3.70	4.70	5.30
4-6 years	4.40	5.70	6.70
7-9 years	5.20	6.80	7.80
10-12 years	6.10	8.20	9.40
Girls, 13-15 years	6.40	8.70	10.00
16-19 years	6.50	8.70	9.90
Boys, 13-15 years	7.00	9.60	10.90
16-19 years	8.20	11.20	12.70
Women:			
20-34 years	5.50	7.60	8.50
35-54 years	5.30	7.30	8.30
55-74 years	5.00	6.90	7.80
75 years and over	4.80	6.50	7.30
Pregnant	6.80	8.90	9.90
Nursing	8.60	11.00	12.20
Men:			
20-34 years	7.10	9.70	10.90
35-54 years	6.70	9.10	10.10
55-74 years	6.30	8.60	9.60
75 years and over	6.10	8.20	9.20

1/ These estimates were computed from quantities in low-cost, moderate-cost, and liberal food plans published in tables 2, 3, and 4 of the October 1957 issue of Family Economics Review. Quantities for children were revised January 1959 to comply with the 1958 NRC Recommended Dietary Allowances. The cost of the food plans was first estimated by using the average prices per pound of each food group paid by nonfarm survey families at 3 selected income levels. These prices were adjusted to current levels by use of Average Retail Prices of Food in 46 Large Cities Combined released periodically by the Bureau of Labor Statistics.

2/ Ten percent added for family size adjustment. For derivation of factor for adjustment, see pages 3 and 4 of the September 1960 issue of Family Economics Review.

3/ Man and woman 20-34 years; children, 1-3 and 4-6 years.

4/ Man and woman 20-34 years; children, 7-9 and 10-12 years.

CONSUMER PRICES

Table 1.--Index of Prices Paid by Farmers for Commodities Used in Family Living
(1947-49 = 100)

May 1960; September 1960-May 1961

Item	May 1960	Sept.	Oct.	Nov.	Dec.	Jan. 1961	Feb.	Mar.	Apr.	May
All commodities	119	119	119	119	119	119	119	119	119	119
Food and tobacco	--	117	--	--	118	--	--	118	--	--
Clothing	--	119	--	--	120	--	--	119	--	--
Household operation	--	118	--	--	117	--	--	119	--	--
Household furnishings	--	103	--	--	103	--	--	102	--	--
Building materials, house..	--	121	--	--	120	--	--	121	--	--
Auto and auto supplies ...	--	139	--	--	140	--	--	137	--	--

Source: U. S. Department of Agriculture, Agricultural Marketing Service.

Table 2.--Consumer Price Index for City Wage-Earner and Clerical-Worker Families
(1947-49 = 100)

April 1960; August 1960-April 1961

Item	Apr. 1960	Aug.	Sept.	Oct.	Nov.	Dec.	Jan. 1961	Feb.	Mar.	Apr.
All items	126	127	127	127	127	128	127	128	128	128
Food	120	120	120	121	121	121	121	121	121	121
Apparel	109	109	111	111	111	111	109	110	110	110
Housing	131	132	132	132	132	132	132	132	132	132
Rent	141	142	142	142	143	143	143	143	143	143
Gas and electricity	124	125	126	126	126	126	126	126	126	126
Solid fuels and fuel oil	136	133	135	136	136	137	140	141	141	140
Housefurnishings	105	104	104	104	104	104	104	104	104	104
Household operation	137	138	138	138	138	138	138	138	138	139
Transportation	146	146	145	146	146	146	146	146	146	146
Medical care	156	157	157	157	158	158	158	159	160	160
Personal care	133	134	134	134	134	134	134	134	134	134
Reading and recreation ...	121	122	122	122	122	122	122	123	123	124
Other goods and services ..	132	132	133	133	133	133	133	133	133	133

Source: U. S. Department of Labor, Bureau of Labor Statistics.